

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/751,820 Confirmation No. 3634
Inventor: : Douglas S. McNair
Examiner : Tran N. Nguyen
Filed : 01/05/2004
Title : SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF
ACCESS AND UTILIZATION BASED ON METRICS OF DISTANCE
AND TIME
Atty. Docket No. : CRNI.103792
Customer No. : 46169

Via EFS – Web Submission – July 10, 2007

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Examiner Nguyen:

In response to the Office Action mailed January 10, 2007, Applicant presents the following:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this paper.

Amendments to the Drawings: None.

Remarks begin on page 8 of this paper.